

<p><b>PRODUCT DISCLOSURE SHEET</b>  <i>(Read this Product Disclosure Sheet before you decide to take up the Gold Savings Account. Be sure to also read the general terms and conditions.)</i></p>	<p><b>UNITED OVERSEAS BANK (MALAYSIA) BHD</b>  <b>(REGISTRATION NO. 199301017069 (271809-K))</b>  <b>GOLD SAVINGS ACCOUNT (GSA)</b>  Date: &lt;The date Product Disclosure Sheet is issued to customer&gt;</p>
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**1. What is this product about?**

Gold Saving Account (GSA) is an investment accounts which allows Customers (individual or non-individual) to invest gold in paper/statement form without the hassle of keeping the physical gold. The returns of your investment will depend on the fluctuations of the gold price.

This investment is not protected by Perbadanan Insurans Deposit Malaysia.

**2. What do I get from this product?**

Minimum Initial Investment	5 grams
Minimum Subsequent Investment / Withdrawal	In multiple of 5 grams
Interest Payment	Nil
Gold Buying/Selling Price	The gold buying/selling price is quoted in RM per gram. Gold price is determined by the Bank at its discretion after taking into consideration the international gold price, exchange rate between United States Dollar and Ringgit Malaysia, and other market conditions.
Conversion to Physical Gold	Request for conversion into physical gold will be at the Bank's discretion. A conversion cost will be charged at the point of the transaction.  Calculation of the conversion cost:-  (Bank sell price for gold coin - latest Bank buy price for GSA) + MYR 150 (per piece) = Conversion cost  The conversation cost may be amended from time to time with prior notice.

**3. What are the key terms and conditions?**

**(a) Opening Gold Savings Account:**

The account holder is required to maintain either a Savings or Current Account with the Bank to facilitate payment for purchases, collection of sales proceeds and debiting of fees and charges under the GSA.

**(b) Eligibility:**

- i. Individuals aged 18 years and above (personal or joint/resident or non-resident).
- ii. For Minor below the aged of 18 years, the account must be jointly opened with their parent or legal guardian (aged 18 years and above). The parent or guardian shall be the primary Accountholder.
- iii. Non-Individuals i.e. companies, sole proprietorships, partnerships, societies, clubs and associations.

**(c) Transfer of gold to other account:**

No transfer of gold to other account holder(s) is allowed.

For further details, you may refer to Terms and Conditions Governing Accounts and Services (Individual), Terms and Conditions Governing Non-Individual Current and Savings Account, and Terms and Conditions Governing Gold Investment Account.

**4. What are the fees and charges I have to pay?**

There will be no fees and charges for opening and maintaining the Gold Saving Account.

**5. What are the major risks?**

**(a) Pricing Risk**

Gold buying/selling price will be based on prevailing world and local market conditions for gold, the exchange rate between United States Dollar and Ringgit Malaysia and other market conditions

**(b) Market Risk**

Your investment will be exposed to market forces or volatility. Due to unforeseen market movements, you may sustain substantial losses on the investment if market conditions move against your favour.

**6. What do I need to do if there are changes to my contact details?**

It is important for you to inform the Bank of any change in your contact details to ensure all correspondences will be able to reach you in a timely manner.

**7. Where can I get further information?**

For more information on Gold Savings Account, you may call UOB Malaysia Contact Centre at:

- Kuala Lumpur : 03-26128121
- Penang : 04-2401121
- Johor Bahru : 07-2881121
- Kuching : 082-287121
- Kota Kinabalu : 088-477121

Alternatively, you may visit any of our branches nearest to you or log in to our website at <https://www.uob.com.my/corporate/gmim/gmim-pga.page>

#### 8. What are other types of Gold Investment Account available?

Premier Gold Account (PGA) is a gold investment product in paper/statement form with minimum initial investment of 1kg of gold.

#### **WARNING:**

**THIS IS A NON-PRINCIPAL PROTECTED PRODUCT. THE RETURNS ON THIS INVESTMENT ARE SUBJECT TO THE GOLD PRICE FLUCTUATION. THE RETURNS ON THIS INVESTMENT ARE UNCERTAIN AND CUSTOMER RISKS EARNING NO RETURNS OR THE POSSIBILITY OF INCURRING LOSSES. THE CUSTOMER IS REMINDED THAT THIS PRODUCT IS NOT INSURED BY PERBADANAN INSURANS DEPOSIT MALAYSIA.**

The information provided in this disclosure sheet is valid as at 22<sup>nd</sup> May 2023.

